

**ABSTRACT**

A system for managing digital rights of digital content over a network. A data card contains user information including digital rights information specific to a user, the data card having a memory component for enabling information to be stored within the data card. A data card reader is adapted to access the user information contained on the data card when the data card is in communication therewith. A data processor in communication with the data card reader is adapted to be connected to the network. An application program resides on the memory component of the data card, the application program being configured to operate in conjunction with a universal language for creating and controlling digital rights, to manage user rights of the digital content available on the network based on the digital rights information specific to the user which is contained on the data card.

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